

WHAT IS CLAIMED IS:

1. 1. A method for assessing risk to a human in an environment, wherein the environment includes multiple areas, the method comprising  
5 detecting the presence of the human in at least one area; and  
using the detected presence to derive a risk assessment.

2. The method of claim 1, wherein the step of detecting includes a substep of  
10 using a sensor to detect the presence.

3. The method of claim 2, wherein the step of detecting includes using a radio-  
frequency identification badge.

4. The method of claim 2, wherein the step of detecting includes using a card  
15 reader.

5. The method of claim 1, wherein the step of detecting includes a substep of  
associating an identification of the human with the detection.

6. The method of claim 1, further comprising  
20 using the risk assessment in a worker's compensation program.

7. The method of claim 6, further comprising  
25 using at least a portion of the risk assessment to determine premiums to be paid by  
an employer.

8. The method of claim 6, further comprising  
30 using at least a portion of the risk assessment to determine benefit payments to be  
made by an insurer.

9. The method of claim 6, further comprising  
using at least a portion of the risk assessment to determine projections for the  
worker's compensation program.

10. An apparatus for obtaining data to determine insurance rates, the apparatus comprising

at least one sensor for determining the presence of a human; and

5 a processor for receiving a signal from the sensor to indicate the presence of a human, wherein one or more processors receive data derived from the signal to determine, at least in part, an insurance rate.

11. A method for determining insurance rates, the method comprising  
12. determining, at least in part, an insurance rate based on data derived from a signal received from a sensor for determining the presence of a human;  
13. receiving a signal from the sensor to indicate the presence of a human;  
14. wherein one or more processors receive data derived from the signal to determine, at least in part, an insurance rate.